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A catechism of the social
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A CATECHISM OF THE SOCIAL QUESTION

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and

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HOW BEST TO USE THE CATECHISM

Justice and charity demand that Catholics interest themselves in the solution of the labor problem. This requires knowledge. The Catechism of the Social Question furnishes an introduction to the knowledge required.

Further information and thought are necessary, however, and the best way to use the Catechism for that purpose is for groups of people to study it together. Such groups need not be large. A few willing people are enough. They can meet once a week, but they should be interested enough to spend a part of their remaining spare time reading and thinking about the labor problem. A leader, whether priest or layman, will be a great help.

Groups such as this in Catholic parishes, societies and cities are greatly needed. They are a recognized part of Catholic work, and in other countries they are common. In some places in the United States they can already be found, but a vast number of them is required if Catholic social teachings are to animate us and if we are to restore all things in Christ.

The Social Action Department of the National Catholic Welfare Council, 1312 Massachusetts Avenue, Washington, D. C., stands ready to help in assisting groups of people already at work, and others who intend to join together in what has been called "social study clubs."

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A Catechism of the Social Question

INTRODUCTION.

Q. 1. What do we mean by the social question?

A. A *question* denotes a problem or a difficulty which demands solution. A *social* question is one that concerns society, or a social group. The social question means certain evils and grievances affecting the wage-earning classes, and calling for removal or remedy. Some of the grievances are: Low wages, long hours, unemployment, industrial autocracy, bad housing, and insufficient provision for the future.

Q. 2. Are there not many social questions?

A. Yes. Any important difficulty, grievance, or problem, which affects a social group, and arouses a demand for relief or solution, may properly be called a social question. Hence the problems of farm tenancy, the drift of population from country to city, the excessive cost of getting food from the producer to the consumer, taxation, divorce, poverty, vocational training—are all social questions.

Q. 3. Why then do we speak of "the" social question?

A. Because the grievances of the wage-earning population are more widely and seriously felt and discussed than the conditions which underlie any of the other social questions. The labor problem affects more men and women, involves greater social dangers, and calls forth

more proposals of social change than any other social problem. Therefore, it is properly called *the* social question.

Q. 4. Did not the social question exist in former times?

A. In all ages the laboring population have had serious grievances. Frequently these grievances caused sufficient dissatisfaction and complaint to constitute a social question. Even in the later Middle Ages, when economic relations were profoundly influenced by Christian principles, there were loud complaints against the Gild system by journeymen artisans, and against the land system by the peasants. A century ago, the British classes endured sufferings and uttered protests that today seem almost incredible.

Q. 5. Why is the social question so important in our time?

A. Partly because the grievances of the working classes are still very considerable; partly because the wage-earners are now strong enough and intelligent enough to compel general attention; and partly because certain remedies are proposed which threaten social order and social welfare.

Q. 6. Can we expect to solve the social question?

A. It can be solved to a sufficient degree to remove the most serious evils upon which it is based, and to improve considerably and continuously the conditions of life and labor. This means progress. Beyond this we cannot hope to go. In the words of Pope Leo XIII., "to suffer and to endure is the lot of humanity." We cannot make earth heaven, either by social reforms or by any other course of action; but we can make the life and labor of the masses more humane and more pleasing to God.

Q. 7. Why should Catholics be interested in the social question?

A. Because they are commanded by God to love their

neighbor, and to do justice. If all men performed these two duties to a degree that is easily possible, the wage-earners would have very few real grievances. If the moral and social principles of the Church were followed and enforced in the industrial world, there would be no such social question as the one that troubles us today. As Christians and Catholics, we ought to be eager to do our best toward making industrial conditions and relations less contrary to justice and charity. The duty of Catholics to become interested in the social question, and to strive for a right solution of it, has been clearly and strongly asserted by our present Holy Father, and by his two immediate predecessors. The words of Pope Leo XIII., written thirty years ago in his encyclical on the *Condition of Labor*, are still pertinent and timely: "At the time being, the condition of the working classes is the pressing question of the hour; and nothing can be of higher interest to all classes of the State than that it should be rightly and reasonably adjusted."

Q. 8. What conditions are the chief causes of the social question?

A. They are conditions in production, conditions in buying and selling, conditions in distribution, and conditions of living. All these are discussed in the following pages.

READINGS.

1. Pope Leo XIII., *On the Condition of Labor* (Brooklyn: International Catholic Truth Society).

2. Parkinson, *A Primer of Social Science*, pp. 1-27 (New York: The Devin-Adair Co.).

3. Brooks, *Labor's Challenge to the Social Order*, pp. 1-144 (New York: The Macmillan Co.).

4. Antoine, *Cours d'Economie Sociale*, pp. 157-176 (Paris: Guillaumin et Cie.).

SECTION I.

The Sources of the Social Question.

CHAPTER I.

CONDITIONS IN PRODUCTION.

Q. 1. What are the causes of the social question in the field of production?

A. The causes of the social question in the field of production are: First, harsh material conditions of work and livelihood. Second, undue subjection of the employees to the employers' methods and purposes. Third, the frequently resulting inability or disinclination of the worker to give either a good day's work or his full knowledge and abilities. Fourth, the indifference of the worker to his task and to the welfare of the concern that employs him.

Q. 2. Is the working day too long?

A. A working day that passes eight hours is generally too long. Through labor unions, legislation, and the voluntary action of employers, the majority of industrial workers now have an eight-hour day, or nearly an eight-hour day. In the iron and steel industry plans are under way to substitute the eight-hour day for the twelve-hour day. In many if not in most industries the shorter work day is the more efficient.

Q. 3. Is labor too exhausting?

A. The shorter work day has diminished industrial fatigue. Nevertheless, some kinds of labor continued for even eight hours per day sap too much of the worker's

strength. He stands at strained attention, or is the victim of unscientific management. Such conditions are frequent in working life and cause a considerable amount of exhaustion.

Q. 4. Is labor too unsafe?

A. Before the war it was estimated that industrial accidents levied a toll every year of 35,000 lives, and incapacitated 700,000 people for more than four weeks. During the war it is very probable that the rate of accidents increased, except in a few industries where strenuous measures were adopted to diminish them. Competent authorities believe that between one-third and one-half of all industrial accidents could be avoided by inspection, proper safeguards, and control.

Q. 5. Is labor too unhealthful?

A. A combination of bad working conditions and bad living conditions has made the wage-workers more liable to ill health than the rest of the population. Low wages, long hours, and unemployment, and the intense heat and cold, the dampness and the bad ventilation of many workplaces are distinct causes of sickness. Nerve strain, the continued use of certain muscles, and working in dusts, gases, metals, vapors and fumes also have a bad effect on health. Women workers are especially subject to ill health from occupational conditions. One authority has said that "there is scarcely one line of manufacturing which is free from the dangers of industrial poisoning." Yet that is only one of the causes of ill health among industrial workers.

Q. 6. Is labor too monotonous?

A. Monotonous means "continued with dull uniformity." A workman in a typical modern industry does one small part of a large work, and does it over and over again in exactly the same way. His work is continued with dull uniformity.

Q. 7. Is the laborer uninterested in his work?

A. A man gets interested in his work when he sees what he is doing and knows that it is worth while; when he knows why he is doing it, and finds the reason satisfying; when he sees a definite and sufficient reward for his work; when he has an appreciable degree of control over his work and the way he does it, or when he believes he is justly treated. If these conditions are lacking, man's interest in his work no longer exists. So many of these conditions are wanting to so many of the workers, that a large proportion have little interest in their work.

Q. 8. Does he need to belong to a union?

A. As a rule, he cannot by himself improve his working conditions, lessen the advantage in bargaining which the employer holds, or give dignity to his work in the sight of other people in the community. Through the union he can influence all three of these facts.

Q. 9. Are the actions of the union always reasonable?

A. No. Sometimes they are unreasonable and plainly vicious, as in the destruction of life and property, the breaking of contracts, and unnecessary strikes. Still, some of the policies of the unions that appear unreasonable and unjust are not to be condemned off-hand, since they are sometimes necessary and lawful measures of self-defense.

Q. 10. Is the insecurity of employment excessive?

A. In normal times there is a great amount of unemployment in all parts of the country. In periods of industrial depression it produces widespread and grievous hardship. Even in times of great prosperity there is a fringe of unemployment. Seasonal industries are very common, and add to the insecurity of livelihood. There are whole armies of people that migrate from one seasonal occupation to another. There are others who drift about aim-

lessly in the place where they live when their seasonal occupation declines or ceases entirely.

Q. 11. Are strikes an important cause of the social question?

A. Strikes do not cause the social question; the conditions of work cause both the social question and strikes. Still, strikes intensify it and add to it by increasing bitterness, misunderstanding, unemployment and discontent. When they are successful, they sometimes soften the social question by increasing the strength of the workers and by bettering their employment conditions.

Q. 12. Has the laborer too little control over the conditions of his employment and the processes in which he is engaged?

A. Labor does not control finance, labor does not control the purchase of materials, labor does not control sales, labor does not control industrial management, nor does labor control politics or world trade. These are among the large and important conditions of employment, but labor has little or no influence over any of them. In some industries, the laborer has some influence over the processes of his work; in a great many industries, however, this influence descends to the vanishing point. In handicraft trades the workingman has a great deal of control over the methods of work. In machine industry he must follow the machine, and he follows it according to orders over which he has no control.

Q. 13. Is the lack of profit-sharing a serious evil?

A. An employee in industry gets only wages or a salary. He gets his livelihood while he is working. There is no formal or close relation between the returns of the concern for which he is working and the amount of his remuneration. Wages and salaries are a part of the cost of production. The return to the owners in the form of interest or dividends is the difference between the cost of production and the gross income. Because the workers

do not share in this variable return, they lack a reasonable degree of interest in and control over their work.

Q. 14. Is the lack of ownership by the laborer a serious evil?

A. Yes; because the final control of the conditions of work and livelihood is in the hands of those who own the means of livelihood. Lacking ownership, the workers lack a normal amount of personal independence. Lack of ownership also causes a lack of interest and of personal responsibility.

Q. 15. Is the concentration of capital into large industrial units an evil?

A. The concentration of capital into large industrial units brings on certain evils, among which are: The increase of the automatic quality of work, bad management, oftentimes lessened production, and the greater subjection of the workers to the employers. Large industrial units in certain industries are a necessity, but most of the evils now connected with them are not necessary.

Q. 16. Is the concentration of credit an evil?

A. When a few men control credit they exercise the final control over industry, and over the lives of a great part of the people. While the concentration of credit is possibly not as great as it was a few years ago, it is still excessive from the viewpoint of the public good.

Q. 17. Whom have we in mind when we speak of "laborers," "workers," "wage-earners?"

A. Primarily those employees, whether skilled or unskilled, who work by the day or by the piece in physical and mechanical occupations. The great majority of them are employed in the cities, on the railroads, and in the mines. A considerable proportion of farm laborers are somewhat better situated than urban wage-earners because they have greater security of employment and more intimate relations with their employers. The lesser salaried classes are in a position very similar to

that of the wage earners. The large differences are: They are not so much subject to industrial accidents; their work is physically cleaner; they are not affected so quickly by industrial depression, or so readily discharged; they frequently have close contact with their employers; fewer of them are organized; and being engaged often in the buying and selling and clerical parts of business, they take on the business viewpoint and look forward more frequently to an executive position or to an independent or a partnership business venture.

Q. 18. Is all labor honorable?

A. The man who performs useful work, in whatever capacity or relation, benefits both himself and his fellows. And he imitates Christ. Until the beginning of His public life, our Saviour was an artisan, the reputed son of a carpenter. In the words of Pope Leo XIII, "labor is not a thing to be ashamed of, if we lend our ear to right reason and Christian philosophy, but is an honorable calling, enabling a man to sustain his life in a way upright and creditable." The Pastoral Letter of the American Hierarchy, in quoting these words, adds: "The moral value of man and the dignity of human labor are cardinal points in this whole question."

READINGS.

1. Lauck & Sydenstricker, *Conditions of Labor in American Industries*, Ch. II-V and VIII (New York: Funk & Wagnalls).
2. Final Report of the Commission on Industrial Relations.
3. Ryan, *Social Reconstruction*, Ch. VIII, IX (New York: The Macmillan Co.).
4. Gantt, *Organizing for Work* (New York: Harcourt, Brace & Howe), Ch. VIII-XI.
5. Brandeis, *Other Peoples' Money* (New York: Frederick A. Stokes Co.).
6. Belloc, *The Servile State*, Ch. IV, V (London: Foulis).

CHAPTER II.

CONDITIONS IN BUYING AND SELLING.

Q. 1. What are the principal causes of the social question in the relation of buying and selling?

A. The principal causes of the social question in the relation of buying and selling are: Excessive prices (the result at times of under-production), adulteration of commodities, and evils in the credit system.

Q. 2. What are the chief causes of excessive prices?

A. The chief causes of excessive prices are: Monopoly and an excessive number of middlemen.

Q. 3. To what extent are prices fixed by monopoly or monopolistic agreement?

A. It is not known to what extent prices are fixed by monopoly or monopolistic agreement. Open monopolies that are also public utility corporations are regulated to a greater or less extent. The United States Steel Corporation, although it was found to be practically a monopoly, remains unregulated; so, too, with the meat packers and other great concerns. Monopolies arising from the joint agreement of firms which in secret combination control the commodity in question, are widespread. Business agreements concerning prices are common. In many industries competition still survives in the quality of the goods and the quantity of sales, but not in prices. Some monopolies are only local.

Q. 4. Give some idea of the portion of the product that goes to middlemen.

A. Only estimates of the portion of the product going to middlemen can be given. It is probable that one-half of

the cost of agricultural products goes to the different classes of middlemen and for transportation. Retailers, wholesalers, commission men, brokers, advertising agents, etc., receive a share of the profit.

Q. 5. Give some idea of the extent to which adulteration is practised.

A. It is not known what is the extent to which adulteration in products is practised. The law has stopped certain very injurious food and drug substitutes by forcing publicity. Adulteration of food and drugs, however, still continues. There is no law protecting consumers of other kinds of goods from adulteration. The use of shoddy, the use of cotton for wool and silk, the use of paper in shoes, can be and is practised, and the consumer frequently knows nothing of it until he has used the goods for a short time.

Q. 6. What are the principal evils of our credit system?

A. The principal evils of our credit system are: That it can be readily used to keep up prices; and that it is extended upon the basis of the amount of profits, rather than according to the degree of needs, for example, as regards the farmers.

READINGS.

1. Van Hise, *Concentration and Control*, Ch. I, II (New York: The Macmillan Co.).
2. Report of the Federal Trade Commission on the Meat Packing Industry. Summary and Part I, pp. 31-76 (Gov't Printing Office).
3. Husslein, *The World Problem*, Ch. V-VII (New York: P. J. Kenedy & Sons).

CHAPTER III.

CONDITIONS IN DISTRIBUTION.

Q. 1. What are the main causes of the social question in the distribution of wealth and income?

A. The main causes of the social question in the distribution of wealth and income are: First, a small proportion of the population own too much wealth, while the great majority own too little; second, the incomes of a small proportion are unnecessarily large, while the incomes of a large proportion are not sufficient for decent living.

Q. 2. What is the difference between national wealth and national income?

A. National wealth is the accumulation of goods existing in the country at any given moment. National income is the amount of goods and services created during a given period, as, one year. It may also be conceived as the total annual payments to the persons who have through labor or ownership contributed to the production of the goods and services.

Q. 3. How is the national wealth distributed among the families of the country?

A. Prof. W. I. King says that two per cent of the people own sixty per cent of the wealth of the United States; another group composed of eighteen per cent of the people own thirty per cent of the wealth; another group of fifteen per cent of the people own five per cent of the wealth; and the poorest, sixty-five per cent of the people, own only five per cent of the wealth. This means

that the poorest two-thirds of the people in the United States own about one-twentieth of our wealth, that the poorest together with the lower section of the middle class, who comprise in all four-fifths of the people, own only one-tenth of the wealth. The top layer of all composes only one-fiftieth of the people, and they own three-fifths of our national wealth. During the war about fifteen thousand new millionaires were created in this country.

Q. 4. Which are the different economic classes among whom the national income is divided?

A. The national income is divided among four classes: Those who receive wages and salaries; those who receive rent; those who receive interest; and those who receive profits.

Q. 5. What proportion of the national income is obtained by each of these?

A. In 1910 about one-sixth of the national income went for interest; slightly more than one-fourth for profits; less than one-half for wages and salaries; and about one-twelfth for rent.

Q. 6. Which proportions are increasing and which decreasing?

A. Between 1890 and 1910 wages and salaries lost six points, and rent, interest, and profits gained, respectively, one, two, and three points. Profits lost three points from 1900 to 1910, while rent gained a point, and interest, nearly two points. Economists point out that, since capital increases faster than labor in our industrial system, the total share of capital is bound likewise to increase faster than the total share going to labor. This is a different matter from the rate of interest.

Q. 7. Is this a dangerous trend?

A. This trend is dangerous because wages and salaries go to men and women who work. For their share of the national income to decline means a genuine social disease,

unless they also participate adequately in the share received by capital.

Q. 8. What is the present level of wages?

A. The present level of wages stands between \$4.00 and \$6.00 a day for the majority of adult male workers. Some wage-earners receive more than \$6.00 a day. Most of them, however, receive less than \$5.00 a day.

Q. 9. Have wage rates increased or decreased since the beginning of the twentieth century?

A. Between 1900 and 1914 wage rates measured by the amount of goods that they would buy declined. Since 1914, wage rates have kept in most cases a slight distance ahead of the rise in prices. If this latter judgment is true, it seems that since 1900 wages have not notably declined nor advanced, as measured by the cost of living.

Q. 10. How high should wages be in order to be just?

A. Wages for men should be at least high enough to provide a family with a decent livelihood. In large cities this is from \$4.00 to \$5.00 a day, or \$1,200.00 to \$1,500.00 a year (May, 1921). Special rates ought to be given to those who undergo special expenses of preparation, special hazards or hardships, and to those who are exceptionally productive. Wages for women should be at least enough to support themselves. In large cities this is about \$14.00 to \$15.00 a week (May, 1921). Women doing equal work with men should receive equal rates of pay.

Q. 11. What rates of interest are just?

A. On *loans* the just rates are those which prevail in the open market. On *invested capital* the just rates are somewhat higher than the just rates on loans, owing to the greater risk than a man takes when he puts his money into a business. Moreover, when the business in which a man has invested his capital actively competes with similar enterprises, the investor will be justified in taking all the interest that the business yields, provided that labor

is given just wages. Nevertheless, it would be economically better and ethically fairer to share surplus interest with labor.

Q. 12. Have business men a right to unlimited profits?

A. Yes, on two conditions: First, that they are actively competing with others in the same kind of business; second, that they are paying just wages to labor and treating justly all other men with whom they have business contracts.

Q. 13. Have the owners of a monopoly a right to all the interest and profits that they can obtain?

A. They have no such right when their unusually high gains are due to the exercise of arbitrary economic power, rather than to superior efficiency, productivity, or useful service.

Q. 14. Do the great capitalists get too large a share of the national income?

A. Those who owe their large incomes to the exercise of monopoly power receive too great a share. Probably the majority of large incomes are due in part, at least, to this factor. Capitalists whose large incomes are derived from immense investments alone cannot be said to obtain an excessive share, provided that their investments are subject to active competition. Those who derive their large incomes from the active direction of a competitive business do not receive too much, provided that they deal justly with labor and all the other agents of production.

Q. 15. Are our natural resources and industrial equipment sufficient to maintain all classes in comfort?

A. Prof. W. I. King in his book on *The Wealth and Income of the People of the United States*, estimates that in 1910 the national income if evenly divided would have given to each person \$332.00. Since 1910, the national income has more than doubled. Therefore, all persons and families could have living wages, and a considerable

proportion of the population could have more than that amount. Prof. David Friday in his recent book, *Profits, Wages, and Prices*, declares that "the possibility of raising the real wages of labor to the point where the means of well-being shall be realized for all classes remains no longer a mere dream. It has become a possibility." Our national income could be greatly increased through better methods of production, and saner relations between labor and capital.

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1. King, *Wealth and Income of the People of the United States* (New York: The Macmillan Co.).
2. Lauck & Sydenstricker, *Conditions of Labor in American Industries*, Ch. II, IX (New York: Funk & Wagnalls).
3. Friday, *Profits, Wages, and Prices* (New York: Harcourt, Brace & Howe).
4. Ryan, *A Living Wage* (New York: The Macmillan Co.).
5. Ryan, *Distributive Justice*, pp. 171-204, 254-277 (New York: The Macmillan Co.).

CHAPTER IV.

CONDITIONS OF LIVING.

Q. 1. What are the chief causes of the social question in living conditions?

A. The chief causes of the social question as regards living conditions may be summarized as material, moral, and religious. Among evil conditions of the material order, the greatest relate to housing, food, clothing, and the lack of economic security.

Q. 2. What are the chief evils in the matter of housing?

A. Too many people are cramped together in cities; the houses are too close together; many of the working people have not enough space in their homes for comfort and health; too large a proportion of them are renters; too many of the families are compelled to take in boarders or lodgers; and insufficient housing tends of itself to produce an undesirable neighborhood, which makes righteous living too difficult for average human nature.

Q. 3. In the matter of food?

A. Wage-earners' families sometimes do not get enough food. Sometimes it is sufficient in quantity, but insufficient in quality. More than other classes, the working people are deceived by lying advertisements in foodstuffs. When wage-earners receive an increase in wages, the first effect is an improvement in the quantity and quality of their food.

Q. 4. In the matter of clothing?

A. Insufficient clothing of the proper kind, and much waste of money in the purchase of shoddy and other forms of supposedly cheap apparel.

Q. 5. In the matter of economic security?

A. By economic security is meant the moral certainty of getting continuous work and thus of obtaining a continuous livelihood. Since very few wage-earners have this certainty, they are deprived of economic security. Either unemployment or part-time work is always among the practical problems of life for the majority, and for many it is an almost constant source of worry. Even in normal times there is a large number of persons out of employment. In times of industrial depression and in seasonal trades unemployment is very great. The fear of unemployment and the actual experience of it, cause a vast amount of misery, discouragement, discontent, and inefficiency.

Q. 6. How does the industrial system affect the practise of religion?

A. Men in industry normally work with machinery, and do not have close contact with nature and the things that have come directly from God. Moreover, even in their dealings with machinery, they have a very small degree of responsibility and control over its use. These two facts have an influence on their realization of their dependence upon God, and tend toward lessening the practise of religion. The harsh material conditions under which many must live also tend in the same direction. The dominant rules of business life slowly influence many others to accept a materialistic viewpoint and substitute mammon worship for the worship of God. These are only influences, however, and do not take away man's freedom or his responsibility.

Q. 7. How does the industrial system influence morality?

A. The decline in the practise of religion and in the hold which religion has upon society influences also the morals of the people. In so far as the industrial system has an evil effect upon religion, to that degree at least it

injuriously affects morals. Insufficiency of income makes right living excessively difficult in a hundred ways. Sometimes men and women are subjected to unusual temptations in the workshop. The prevailing code of business and industrial ethics is on a low moral plane.

Q. 8. How does the industrial system influence education?

A. Here again is the question of environment. Lack of time, lack of incentive, lack of strength, and the compulsion of the struggle for livelihood diminish the opportunities men have of obtaining a good education, and weaken their desire and their power to grasp the opportunities available.

Q. 9. How does the industrial system affect home life?

A. It affects home life by the harsh material conditions of living which it imposes upon families. Frequency of unemployment and bad housing conditions are among the particular enemies of the home. The necessity the father often meets of moving to another city in search of a job makes this worse, and is one of the conditions leading on to divorce. Insufficient income among men, and the excessive number of working women, lessen the number of marriages and form a strong temptation towards the practise of race suicide. The fact that the members of the family and particularly the young people in the family frequently have their own separate employment and receive separate incomes, tends toward weakening the unity and harmony of family life today. Extra efforts are required to surmount these natural barriers to sound family life.

Q. 10. How does the industrial system affect citizenship?

A. Religion, morals, and education when affected adversely by the industrial system or by other causes, lower the quality of citizenship. It is hard for men under pres-

ent-day conditions to get the truth about the industrial system because the agencies of information and opinion are largely under the control of interests that desire to continue existing abuses. The resentment against injustices in the industrial system impels many men to distrust and lose respect for our civic and political institutions. The lack of industrial property in a large proportion of the population lessens greatly their political influence, and renders them relatively indifferent to the duties of citizenship.

Q. 11. How do materialistic standards of welfare intensify the social question?

A. By spreading among all classes the notion that welfare consists in the indefinite increase of sense satisfactions. This notion is applied to dwellings, food, clothing, recreation and amusements, and social position. Instead of the principle that right life and the development of personality consist in the activity of the mind and in disinterested love, there exists among all classes the persuasion that man's highest good is to be found in the widest experience of physical and emotional sensations. The higher and spiritual faculties are subordinated to the lower and animal faculties, and the result is disappointment and discontent.

Q. 12. Has the prevalence of luxury any effect in intensifying the social question?

A. Yes; in addition to its influence in promoting the false standards of welfare just described, luxury provokes envy, hatred, and revolutionary movements among the poorer classes.

Q. 13. Is the social question intensified by the decline in religious belief and morals?

A. Undoubtedly. The decay of genuine religious belief causes men to expect more from this earthly life than it can give, and to undervalue the processes of suffering. The corruption of morals plunges men into material

things, and causes them to disregard the laws of justice and charity in the pursuit of wealth.

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SECTION II.

Ineffective Solutions.

CHAPTER V.

SOCIALISM.

Q. 1. What remedy is proposed by the Socialists?

A. Socialists propose the common ownership and management of all the means of production and distribution, or all except very small industries dealing in luxuries and works of art, etc. The government, national and local, would be the owner and manager of all land, factories, banks, stores, and means of transportation, and all persons who worked in these industries would be employees of the government.

Q. 2. Why would the economic proposals of Socialism be ineffective?

A. Because men would not have sufficient incentives to efficient work. Fixed salaries could not bring out the best efforts of those who managed industry, while the rank and file of the workers would either be compelled to labor under despotic regulations or would have such control over the management that they could hold their jobs without working hard. All persons would be compelled to sell their labor to and buy their goods from one source, namely, the government.

Q. 3. Are there other objections to Socialism besides those drawn from economic considerations?

A. Other objections against Socialism arise from the dependence of the individual and his absorption into the State, or the economic group of which he is a part. The State would have not only all the power that it now enjoys, but also all the power that goes to a monopolist-capitalist, and the unimaginable power of these two in combination. The individual would be helpless.

Q. 4. What is the attitude of the Socialist Party toward religion?

A. The Socialist movement has been based hitherto upon a form of materialism. It has insisted that all social institutions, religion included, are caused in the last analysis by economic conditions. To put it grossly, there is no God; God was created by men for the purpose of increasing the subjection of the poor. Religion, so the movement has proclaimed, is an opiate lulling men to contentment with the hope of a reward in the world to come.

Q. 5. And toward the family?

A. Socialism holds that the family, too, is merely a product of economic conditions, that the good of society is paramount, and that society must dominate men and their families. The family is not to their mind a unit with natural rights. The ties of the family should be very loose, so that society can intervene very easily, and, according to its desires, or the desires of the majority, do whatever it wills with the children and the whole family unit. Consequently, it favors the freest kind of divorce, and in the name of freedom proclaims its adherence to a loose conception of family ties.

Q. 6. What is the attitude of the Church toward Socialism?

A. Pope Leo XIII. rejected and condemned Socialism as injurious to those whom it is designed to benefit, as contrary to the natural rights of mankind, and as certain

to introduce confusion and disorder into the commonwealth. Such, in fact, has been the unvarying attitude of the Church since the doctrines of Socialism first became prominent. It must be kept in mind, however, that what the Church condemns is Socialism in the strict and complete sense.

Q. 7. Is every legislative proposal called "Socialistic" condemned by the Church?

A. To call a proposal Socialistic does not make it Socialism. Socialism is common ownership and management of substantially all the means of production. For the government to own a few industries and manage them is not Socialism; for the men in an industry to own it and manage it coöperatively under one form or another is not Socialism; for the government to own a few industries and the men in the industry either alone or with the assistance of the government to manage those industries is not Socialism. Workmen's compensation acts and social insurance laws are not Socialism. Oftentimes "Socialistic" is hurled at proposals merely to deter people from adopting them. Whether a certain extension of government control over industry is "Socialistic" in the sense that it impels society toward Socialism, is a complex question. In some cases such governmental action would have the precisely opposite effect. In every case there is presented a choice between two evils, namely, the possibility of an impulse toward Socialism, and the continued toleration of existing wrongs and hardships. The safest guidance in any such situation is provided by the principle set forth by Pope Leo XIII.: "Whenever the general interest, or any particular class, suffers or is threatened with mischief which can in no other way be met or prevented, the public authority must step in and deal with it."

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3. Elder, *A Study in Socialism* (St. Louis: B. Herder).
4. Goldstein-Avery, *Socialism, The Nation of Fatherless Children* (Boston: Union News Co.)
5. Skelton, *Socialism: A Critical Analysis* (Boston: Houghton Mifflin Co.).
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CHAPTER VI.

THE SINGLE TAX.

Q. 1. What remedy is proposed by the Single Taxers?

A. Single Taxers propose that the government take all the annual rent of land in taxes. Every user of land would be required to pay in taxes every year an amount equal to that which a tenant would have to pay the owner. Since the State would take all the annual income of the land, the owner would find his land deprived of all selling value. The Single Taxers maintain that because land ownership is a privilege and the source of all privileges, its abolition would allow all people to use their natural endowments. Justice would result. The whole social question would be solved.

Q. 2. What are the objections to it from the side of economics?

A. If no one could obtain an income from land values, there would be a tendency toward drifting about the country. Farmers, for example, would be inclined to exhaust their land and then move on to another farm. The two difficulties, land exhaustion and insecure tenure of land, would exist under the Single Tax system.

Q. 3. What from the side of morals?

A. For the State to take all land values without compensation would be robbery. According to Single Tax, no reimbursement of the landowners is intended.

Q. 4. What is the attitude of the Church toward the Single Tax?

A. There has been no explicit condemnation of the Single Tax system by the Church. However, the Church does proclaim the rightfulness of private ownership of land, and consequently condemns the proposal to introduce the Single Tax system without compensation to private landowners.

Q. 5. Is every proposal to increase relatively the taxes on land liable to the objections described above?

A. By no means. The land system is suffering from a great many evils. Some monopolies are dependent upon their ownership of natural resources. Landownership, both in the city and the country, is falling into the hands of a smaller proportion of the people, and is gaining higher returns at the expense of labor. Land speculation is common. People wanting to occupy land are prevented by its owners who prefer to hold it idle for future gains. These evil conditions need reformation. Higher land taxes are one method of removing these evils. A gradual shifting of the taxes on improvements to land would be just and beneficial. Land taxes taking a part or even all of the future increase of land values would not be unjust so long as the present owners of land would be reimbursed for their positive losses. A super tax on large holdings of land is desirable in some parts of the country.

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CHAPTER VII.

LABOR UNIONS.

Q. 1. What are the main remedies proposed by the labor or trade unions?

A. The main remedies proposed by the labor unions are: Better wages, a reasonable day's work, and good conditions of employment. These are to be obtained by collective bargaining. All the men in a trade or industry unite in one organization and bargain with single employers or with organizations of employers. When the attempt to obtain a collective agreement fails, the union sometimes authorizes a strike. The purpose of the strike is to force the employers to meet the demands of the employees.

Q. 2. Why will trade union action alone prove ineffective to increase incomes sufficiently?

A. Trade union action alone will prove ineffective to increase incomes sufficiently for three reasons: First, because the poorest paid sections of the working class cannot be organized with sufficient effectiveness; second, because even a general increase in wages will not be adequate without an increase in productive efficiency, and the trade unions have no systematic program to bring about such an increase; third, the unions cannot provide the workers with either security of employment or continuous employment.

Q. 3. What are the main defects of the trade unions?

A. The main defects of the trade unions are: Their tendency to benefit mainly the skilled and better paid workers; their neglect hitherto of methods whereby em-

Ineffective Solutions

ployers and employees could unite to increase production through common agreement; their disregard of the interests of consumers and the general public in relation to strikes and arbitration; and sometimes their unreasonable demands as regards wages and working rules and conditions.

Q. 4. Are these defects necessarily greater than the defects in the industrial conduct of the employing class?

A. These defects are not necessarily greater than the defects in the industrial conduct of the employing class. If many employees in their unions have not taken sufficient interest in greater production, many employers have not considered the need of taking into their confidence and intrusting responsibility to their employees. Moreover, many employers have made as their rule of business the highest possible profits, and, according to that rule, have diminished production or stopped it entirely.

Q. 5. Are labor unions necessary?

A. Labor unions are necessary. They are necessary because they are the only means that the employees have of determining the conditions of their work and their livelihood. As single individuals they can do almost nothing. When united with other employees in the same trade or industry, they can choose representatives who have both the skill and the independence to obtain a better bargain from the employer than would be otherwise possible. Moreover, when the individual employee quits his job because of dissatisfaction with working conditions, his action has little or no beneficial effect. If he quits in combination with others, the employer is frequently compelled to concede better terms and conditions of work. In our industrial system the individual employee has not equal bargaining power with the individual employer.

Q. 6. Have the authorities of the Church spoken in favor of labor unions?

A. Yes. In his encyclical on the *Condition of Labor*, Pope Leo XIII strongly defended the right and necessity of the workers to organize, and ended the discussion with the following statement: "We may lay it down as a general and lasting law that workmen's associations should be so organized and governed as to furnish the best and most suitable means for attaining what is aimed at, that is to say, for helping each individual member to better his condition to the utmost in body, mind, and property." The Archbishops and Bishops of the United States affirmed, in their Pastoral Letter of 1920, "the right of the workers to form and maintain the kind of organization that is necessary, and that will be most effectual in securing their welfare." The four American Bishops who issued the Program of Social Reconstruction proclaimed the "right of labor to organize and to deal with employers through its chosen representatives," and expressed the hope that "this right will never again be called in question by any considerable number of employers."

Q. 7. What proportion of the wage-earners belong to unions?

A. About five million workers are in labor unions in the United States. This is between twenty and twenty-five per cent. of all those who can reasonably be called organizable.

Q. 8. Are the members of labor unions more reasonable than employers?

A. Not necessarily. They have the same human nature as the employers and, therefore, the same temptations to act selfishly and to abuse their economic power. Their exhibitions of selfishness are sometimes cruder and more spectacular than are the selfish actions of employers, because their economic weapons are of a coarser and more obtrusive kind; for example, the strike and its occasional violent features. They generally lack the more refined

methods of warfare which are within the reach of those who possess financial power. If the sympathy of competent and impartial persons is more generally on the side of labor than of capital, the sufficient reason is not a belief in the superior virtue of the former, but the knowledge that on the whole labor has not been treated as fairly as capital in our industrial system.

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4. The Pastoral Letter of the American Hierarchy (Washington: National Catholic Welfare Council).
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SECTION III.

Effective Solutions.

CHAPTER VIII.

IN THE RELATIONS OF PRODUCTION.

Q. 1. What are the principal remedial measures required in the relations of production?

A. Recognition of the right of labor to organize and to bargain collectively. A gradual change of status for the worker, so that he will be a partner rather than a servant in production; hence labor participation in management, profit-sharing, and some degree of ownership. There is need also of vocational training; measures for the prevention and reduction of unemployment; the elimination of unnecessary waste in production; systematic methods for preventing and adjusting industrial disputes; the reduction of the excessively long work day where it still exists; the extension of devices to provide safety and sanitation in work places; the improvement and extension of workmen's compensation laws; and the diffusion and observance of the principles of religious morality.

Q. 2. How can working people be induced to produce more?

A. They can be induced to produce more if the rewards of their labor correspond to the work done, if they have more influence over the conditions of work, if they

are given an opportunity to advise with employers concerning the methods of production, and if they are permitted to share in the surplus profits.

Q. 3. What is to be thought of vocational training?

A. Vocational training is a good thing, so long as it is made subsidiary to training of the mind and will. It ought not be imparted in special schools, nor in any other manner tend to separate the children of the wage-earners into a fixed and lower class. It should be practical, theoretical, and cultural.

Q. 4. How can waste in production be lessened?

A. By every method and motive that will make the laborer more interested in his work; by adequate industrial training; by the use of the most scientific machinery, methods, and processes, applied in a humane spirit; and by the diffusion of the sense of moral responsibility among all industrial classes.

Q. 5. How can the evil of unemployment be reduced?

A. The evil of unemployment can be reduced in several ways. Government work in time of industrial depression would be one important means. A system of national employment bureaus cooperating with State, city, and private employment bureaus, would also be of value. Social insurance against unemployment would tide over periods when men could get no work. Greater care by employers in hiring men so as to choose those most fitted for the particular kind of work, would have some influence. Seasonal trades should be so regulated that the dull season in some would occur at the same time as the busy season in others.

Q. 6. How can industrial peace be promoted?

A. Industrial peace can be promoted to some extent by a regular system of collective bargaining between employers and labor unions. A labor board similar to the National War Labor Board, or regional commissions like

those suggested by President Wilson's Second Industrial Conference, if the latter were accepted by the unions, would prove very effective. Compulsory investigation of the facts and issues of an industrial dispute is both reasonable and desirable. Living wages, labor sharing in management and profits, and all the other means described in the answer to Question 1, would have some influence.

Q. 7. What effect have the principles of religious morality on the question of industrial peace?

A. Justice, charity, the dignity of manhood, and human brotherhood are a part of religious teaching, and if followed would greatly promote industrial peace. In course of time, they would bring about an industrial system in which peace would be the normal condition, and strife the exception.

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CHAPTER IX.

IN THE RELATIONS OF BUYING AND SELLING.

Q. 1. What are the chief remedies to be applied in this field?

A. The legal prohibition or control of monopoly, coöperative enterprises, and the legal prevention of methods of adulteration.

Q. 2. By what measures can the evils of monopoly best be met?

A. Monopoly is either natural or artificial. No kind of monopoly should be allowed to be unregulated. When the monopoly is an artificial one it is sometimes able to defy the law for a long time. Government price-fixing can prevent only the more extreme abuses. Government competition with refractory monopolies may be necessary in some cases. Even government ownership of a whole monopolized commodity under democratic management, and with control of prices, might be the only adequate remedy in extreme cases.

Q. 3. How can coöperation remove middlemen and bring down prices?

A. Coöperative societies remove middlemen because the members of the societies perform for themselves the work of the retailer and wholesaler. They are also able to take the place of brokers, commission men, etc. They reduce the superfluous expenses of an excessive number of middlemen, and they save the profits of all the middlemen excluded. That coöperative societies can be successful is a proven fact. In the matter of food products, coöperative marketing associations among the farmers can be very helpful to the consumer as well as to the producer.

Q. 4. By what measures can adulteration of goods be lessened?

A. Adulteration of goods can be lessened by the enactment of laws and rigid inspection. If the consumers were also organized in coöperative societies, their influence upon inspection and upon business practices would be of assistance.

Q. 5. How can the credit system be improved?

A. The credit system can be improved by means of coöperative banks and by further regulation of the banking system so that preference would be given to producers, farmers included, instead of to speculators.

Q. 6. What is the attitude of the Church toward coöperative effort?

A. The Church has no official teaching on the subject, but from Bishop Ketteler down, Catholic bishops and priests have been prominent in the movement everywhere. Coöperative societies composed of consumers as well as those composed of producers correspond more closely to Catholic principles than any other economic system. Coöperative societies restore and preserve the strength of individuals, and unite them as strong individuals in brotherly action.

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5. *Coöperation Among Farmers and Consumers* (Washington: National Catholic War Council).
6. Ryan-Husslein, *The Church and Labor*, Introduction, pp. 24-39 (New York: The Macmillan Co.).

CHAPTER X.

IN DISTRIBUTION.

Q. 1. What are the chief means of bringing about a better distribution?

A. Higher wages for the underpaid, social insurance, profit-sharing, copartnership, coöperative production, and taxation.

Q. 2. How can low rates of wages be raised?

A. By means of strong unions among the workers, minimum wage laws, and increased production.

Q. 3. What is the attitude of the Church toward these methods?

A. The Church favors labor organization and stresses its importance. The Church maintains the right of workers to living wages, and that when it is impossible for decent wages to be obtained by voluntary agreement between employers and employees, then it is not only the right, but also the duty, of the State to secure that object by legislation.

Q. 4. What is included in the phrase, social insurance?

A. Chiefly insurance against sickness, old age, and unemployment. In an ideal arrangement wages would be sufficiently high to enable the worker to insure himself against these contingencies. So long as that condition

does not exist, the industries in which workers spend their lives ought to provide for all the life needs of the workers. Until this becomes practicable, the cost of social insurance will have to be borne in some measure by the State and the workers, as well as by the employers. However, no worker whose wages are so low that they are all required to meet his present reasonable needs, should be compelled to pay any part of the insurance premiums.

Q. 5. What is meant by profit-sharing?

A. Giving to the laborer in addition to his regular wages a part of the surplus profits; that is, a part of those profits which remain after all expenses have been paid and capital has received a fair rate of interest.

Q. 6. What is meant by co-partnership?

A. An arrangement by which the wage-earners are permitted to become owners of shares of stock in the corporation that employs them, and to receive the regular dividend which the stock yields.

Q. 7. What is meant by coöperative production?

A. The ownership and management of a concern by the workers themselves.

Q. 8. What are the chief advantages of coöperative production?

A. The chief advantages of coöperative production are that men would control their own work and the returns would all go to those who worked. It would also increase production because men always work harder when they own the tools and the product—when they work for themselves rather than for others. Moreover, groups of coöperative producers would compete among themselves as equals or as approximate equals, and monopolistic control of commodities would be much more difficult than it is today. The spirit of coöperation and brotherhood

would be strengthened, and the spirit of economic warfare weakened.

Q. 9. What remedies suggested in the last two chapters would be helpful?

A. The industrial system is so closely knit that many things which would help in production and in buying and selling would have an influence also upon the distribution of wealth. Collective bargaining, labor sharing in management, minimum wage laws, labor boards of conciliation and arbitration, remedies for unemployment, the shorter work day, safety and health in work, coöperative stores and banks, and the measures recommended to meet the evils of monopoly—would all influence for the better the distribution of wealth and income.

Q. 10. What are the remedies for excessive income?

A. Remedies that would directly reduce excessive incomes are the following: Income taxes, excess profit taxes, inheritance taxes, and land taxes. Means that would tend to prevent them are all the reforms already described in this Chapter and in Chapter IX.

Q. 11. What is the attitude of the Church toward the foregoing proposals?

A. The Church has made no explicit pronouncement on any of them. Pope Leo's declaration that the workers should become property owners would be realized through co-partnership and coöperation. His principle of State intervention would justify social insurance. (See Question 7, Chap. V.) The authoritative private teachers in the Church, namely, the moral theologians, approve the principle of progressive taxation, but maintain that it should not be so far extended as to produce confiscation. In general, the Church teaches that private property is a limited right, existing for human welfare, and to be regulated, but not abolished, by the State in the interest of human welfare.

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CHAPTER XI.

IN LIVING CONDITIONS.

Q. 1. What remedies already described would improve conditions of living?

A. Strong labor unions, minimum wage laws, social insurance, profit-sharing, coöperative production, coöperative consumers' societies, the remedies for monopolies—would all have direct and great beneficial effects.

Q. 2. What is to be said of government housing?

A. Cities could help the housing situation by buying land and constructing houses for their citizens, and by coöperating with efficient private effort. The houses could be leased or sold on long term loans at a low rate of interest. State and federal subsidies to such undertakings would not be out of place. The States could also establish a system of loans to home-builders.

Q. 3. How can materialistic standards of life best be met and lessened?

A. Materialistic standards of life can best be met through the widespread practise of religion, and the diffusion of saner views of life and welfare. Economic and social reforms would probably tend to lessen the worship of wealth and of material enjoyments.

Q. 4. What specific methods must be employed to counteract the decline in morals and religion?

A. The specific methods to be employed to counteract the decline in morals and religion are: First, more zealous practise of religion by those who profess it; second,

greater zeal in spreading the truths of religion; third, good example in business life by those who profess religion; and fourth, the reformation of the economic system.

Q. 5. Would the legal and economic remedies advocated in the foregoing pages of themselves solve the social question?

A. Legal and economic remedies would not of themselves solve the social question. They are of considerable value, but there must also be a change in the spirit and ideals of men and women.

Q. 6. Would these, plus the religious and moral remedies, solve it completely?

A. Even the legal and economic remedies plus the religious and moral remedies would not solve the question completely. Men will never be entirely satisfied on this earth, and a large part of their dissatisfaction will always be connected with economic conditions. There will always be a social question.

Q. 7. To what extent is social discontent harmful?

A. When social discontent is very grave and widespread, it is harmful not only because it is a sign of grave and widespread injustice, but also because when unremedied, it leads to grave excesses.

Q. 8. To what extent is social discontent beneficial?

A. To the extent that it impels men to strive for genuine social betterment by reasonable and orderly methods. Indifference to grave social wrongs is spiritually and morally harmful.

Q. 9. What should be the attitude of the laborer who believes that he is unjustly treated?

A. The Pastoral Letter of the American Hierarchy says: "Whatever may be the industrial and social remedies which will approve themselves to the American people, there is one that, we feel confident, they will never adopt. That is the method of revolution. For it

there is neither justification nor excuse under our form of government. Through the ordinary and orderly processes of education, organization and legislation, all social wrongs can be righted. While these processes may at times seem distressingly slow, they will achieve more in the final result than violence or revolution." The wage-earner has a right, and frequently is morally obliged to try to improve his conditions of labor and of living. The Church, says Pope Leo XIII, desires that "the poor should rise above poverty and wretchedness and better their condition in life." The same Pope points out that there are "bodily and external commodities, the use of which is necessary to virtuous action." Hence it is a calumny to assert that the Church has no more comforting message for the workers than that of patience and endurance. On the other hand, the oppressed worker should bear in mind that he can make the hardships of his condition a means of moral discipline, spiritual progress and supernatural merit. After all, "a man's life doth not consist in the abundance of things which he possesseth." Nor does an "abundance of things" bring happiness. The man who is in humble circumstances can more easily find contentment than the man who is enslaved by a multitude of satisfied material wants. The workingman who, while striving by all legitimate means to better his condition, performs his present task honestly, lives a far more contented and more useful life than the man who sullenly shirks his work and bitterly bemoans the lack of an impossible heaven on earth.

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